

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Vito J. Pizzo
Debtor(s)

Case No. 20-02417-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 27, 2020

User: AutoDocket
Form ID: 3091

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db	Vito J. Pizzo, 511 Harrison Ave, Scranton, PA 18510-2311
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty	+ Joseph P Schalk, Office of the United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5351392	Amato & Keating, 107 N Commerce Way, Bethlehem, PA 18017-8913
5351395	Bank Cs LLC/Fidelity D, 101 N Blakely St, Dunmore, PA 18512-1901
5351396	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
5351402	Fay Servicing LLC, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
5351403	+ Fayfinancial, 1601 Lyndon B Johnson Fwy, Farmers Branch, TX 75234-6512
5351391	Law Office of Brian E Manning, 502 S Blakely St, Dunmore, PA 18512-2237
5351404	Manley Deas Kochalski, LLC, PO Box 165028, Columbus, OH 43216-5028
5351405	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5351406	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5351407	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1238
5351390	Pizzo Vito J, 511 Harrison Ave, Scranton, PA 18510-2311
5351410	Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130
5363034	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5351413	Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
5351414	+ The Sherwin Williams Co., 811 S Washington Ave, Scranton, PA 18505-3895

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: BrianEManning@comcast.net	Oct 27 2020 18:46:00	Brian E Manning, 502 South Blakely Street, Suite B, Dunmore, PA 18512
tr	+ Email/Text: dehartstaff@pamd13trustee.com	Oct 27 2020 18:46:00	Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Oct 27 2020 18:46:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	Oct 27 2020 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5356101	EDI: BECKLEE.COM	Oct 27 2020 22:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5351393	EDI: AMEREXPR.COM	Oct 27 2020 22:33:00	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5351394	EDI: AMEREXPR.COM	Oct 27 2020 22:33:00	Amex, PO Box 981537, El Paso, TX 79998-1537
5351397	EDI: CAPITALONE.COM	Oct 27 2020 22:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5353533	EDI: CAPITALONE.COM	Oct 27 2020 22:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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			28272-1083
5351398	EDI: CAPITALONE.COM	Oct 27 2020 22:33:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5353707	+ EDI: DISCOVER.COM	Oct 27 2020 22:33:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
5351399	EDI: DISCOVER.COM	Oct 27 2020 22:33:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5351400	EDI: DISCOVER.COM	Oct 27 2020 22:33:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5351401	Email/Text: bknotice@ercbpo.com	Oct 27 2020 18:46:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
5352450	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2020 18:55:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5367162	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2020 18:55:48	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5351408	EDI: AGFINANCE.COM	Oct 27 2020 22:33:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5351409	EDI: AGFINANCE.COM	Oct 27 2020 22:33:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5352664	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2020 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5351411	EDI: RMSC.COM	Oct 27 2020 22:33:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5351729	+ EDI: RMSC.COM	Oct 27 2020 22:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5351412	EDI: RMSC.COM	Oct 27 2020 22:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5351415	EDI: WFFC.COM	Oct 27 2020 22:33:00	US Bank Trust National Association, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
TOTAL: 23			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2020 at the address(es) listed below:

Name	Email Address
Brian E Manning	on behalf of Debtor 1 Vito J. Pizzo BrianEManning@comcast.net G17590@notify.cincompass.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
John J Martin (Trustee)	pa36@ecfbis.com trusteeemartin@martin-law.net
Joseph P Schalk	on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	Vito J. Pizzo		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Middle District of Pennsylvania		
Case number:	5:20-bk-02417-RNO		
Social Security number or ITIN:		xxx-xx-1703	
EIN:		--7-----	
Social Security number or ITIN:		-----	
EIN:		--7-----	
Date case filed in chapter:		7	8/12/20
Date case converted to chapter:		13	10/27/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vito J. Pizzo	
2. All other names used in the last 8 years		
3. Address	511 Harrison Ave Scranton, PA 18510-2311	
4. Debtor's attorney Name and address	Brian E Manning 502 South Blakely Street Suite B Dunmore, PA 18512	Contact phone 570-558-1126 Email: BrianEManning@comcast.net
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 10/27/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 7, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: 341 meeting by video conference, further details will be provided to you
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/5/21 Filing deadline: 1/5/21 Filing deadline: 4/25/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	